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Serial no. 09/683,292
Filed 12/10/2001
Attorney docket no. 1044.012US1

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In the claims:

1.-10. (cancelled)

11. (currently amended) A method comprising:

registering by a user with an information provider over a computer network, where personal information of the user is stored centrally by the information provider, the user being a live person;

storing a user identifier at the user;

requesting a desired sub-set of the personal information of the user by an organization to the information provider based on the user identifier as retrieved from the user;

upon verifying by the information provider that the organization is a subscribing organization, providing the organization with the desired sub-set of the personal information by the information provider;

paying by the organization to the information provider for access to the desired sub-set of the personal information; ~~and~~;

paying by the information provider to the user a portion of an amount collected by the information provider from the organization for access to the desired sub-set of the personal information regarding the user;

requesting a desired second sub-set of the personal information of the user by a second organization to the information provider based on the user identifier as retrieved from the user;

upon verifying by the information provider that the second organization is a subscribing organization, providing the second organization with the desired second sub-set of the personal information by the information provider;

paying by the second organization to the information provider for access to the desired second sub-set of the personal information; and,

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paying by the information provider to the user a portion of an amount collected by the information provider from the second organization for access to the desired second sub-set of the personal information regarding the user,

wherein the user is paid for access to the desired second sub-set of the personal information regarding the user without the user having to perform any action.

12. (original) The method of claim 11, further comprising, prior to storing the user identifier at the user, sending the user identifier by the information provider to the user.

13. (original) The method of claim 11, further comprising, after storing the user identifier at the user, retrieving by the organization the user identifier.

14. (original) The method of claim 11, further comprising, interacting by the organization with the user based on the desired sub-set of the personal information received by the organization.

15. (original) The method of claim 11, wherein paying by the information provider to the user the portion of the amount collected by the information provider from the organization for access to the desired sub-set of the personal information regarding the user comprises paying by the information provider to the user one of a monetary and non-monetary amount corresponding to and representing the portion of the amount collected by the information provider from the organization for access to the desired sub-set of the personal information regarding the user.

16. (currently amended) A method comprising:

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registering by a user with an information provider over a computer network, where personal information of the user is encrypted by the information provider, the user being a live person;

storing locally at the user the personal information of the user as encrypted;

subscribing by an organization with the information provider for access to a decryption key for decrypting the personal information of the user;

requesting a desired sub-set of the personal information of the user by the organization to the user;

providing the organization with the desired sub-set of the personal information as encrypted by the user, the organization decrypting the desired sub-set of the personal information;

paying by the organization to the information provider for access to the desired sub-set of the personal information; ~~and~~;

paying by the information provider to the user a portion of an amount collected by the information provider from the organization for access to the desired sub-set of the personal information regarding the user;

subscribing by a second organization with the information provider for access to a decryption key for decrypting the personal information of the user;

requesting a desired second sub-set of the personal information of the user by the second organization to the user;

providing the second organization with the desired second sub-set of the personal information as encrypted by the user, the second organization decrypting the desired second sub-set of the personal information;

paying by the second organization to the information provider for access to the desired second sub-set of the personal information; and

paying by the information provider to the user a portion of an amount collected by the information provider from the second organization for access to the desired second sub-set of the

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personal information regarding the user.

wherein the user is paid for access to the desired second sub-set of the personal information regarding the user without the user having to perform any action.

17. (original) The method of claim 16, wherein subscribing by the organization with the information provider for access to the decryption key comprises the organization receiving from the information provider the decryption key for storage by the organization for subsequent decryption of the personal information of the user.

18. (original) The method of claim 16, wherein the organization decrypting the desired sub-set of the personal information comprises the organization passing the desired sub-set of the personal information as encrypted to the information provider for decryption and receiving back from the information provider the desired sub-set of the personal information as decrypted.

19. (original) The method of claim 16, further comprising, interacting by the organization with the user based on the desired sub-set of the personal information received by the organization.

20. (original) The method of claim 16, wherein paying by the information provider to the user the portion of the amount collected by the information provider from the organization for access to the desired sub-set of the personal information regarding the user comprises paying by the information provider to the user one of a monetary and non-monetary amount corresponding to and representing the portion of the amount collected by the information provider from the organization for access to the desired sub-set of the personal information regarding the user.